

By Order of the Federal Maritime Commission.

Joseph C. Polking,  
Secretary.

[FR Doc. 96-1781 Filed 1-30-96; 8:45 am]

BILLING CODE 6730-01-M

## FEDERAL RESERVE SYSTEM

### Community First Financial Group, Inc.; Notice of Proposal to Engage *de novo* in Permissible Nonbanking Activities

The company listed in this notice has given notice under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

The notice is available for immediate inspection at the Federal Reserve Bank indicated. Once the notice has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether commencement of the activity can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Comments regarding the application must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than February 14, 1996.

A. Federal Reserve Bank of St. Louis (Randall C. Sumner, Vice President) 411 Locust Street, St. Louis, Missouri 63166;

1. *Community First Financial Group, Inc.*, English, Indiana; to acquire a 9 percent equity interest in Independent Bankers Life Insurance Company of

Indiana, Phoenix, Arizona (Company), a reinsurance company wholly owned by bank holding companies, and thereby to engage *de novo* in underwriting credit life, accident, and health insurance directly related to extensions of credit by the respective subsidiary banks of Company's shareholders, pursuant to § 225.25(b)(8)(i) of the Board's Regulation Y. These activities would be conducted in the State of Indiana.

Board of Governors of the Federal Reserve System, January 25, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-1813 Filed 1-30-96; 8:45 am]

BILLING CODE 6210-01-F

### F & M National Corporation, et al.; Formations of; Acquisitions by; and Mergers of Bank Holding Companies

The companies listed in this notice have applied for the Board's approval under section 3 of the Bank Holding Company Act (12 U.S.C. 1842) and § 225.14 of the Board's Regulation Y (12 CFR 225.14) to become a bank holding company or to acquire a bank or bank holding company. The factors that are considered in acting on the applications are set forth in section 3(c) of the Act (12 U.S.C. 1842(c)).

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing to the Reserve Bank or to the offices of the Board of Governors. Any comment on an application that requests a hearing must include a statement of why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute and summarizing the evidence that would be presented at a hearing.

Unless otherwise noted, comments regarding each of these applications must be received not later than February 26, 1996.

A. Federal Reserve Bank of Richmond (Lloyd W. Bostian, Jr., Senior Vice President) 701 East Byrd Street, Richmond, Virginia 23261:

1. *F & M National Corporation*, Winchester, Virginia; to merge with FB&T Financial Corporation, Fairfax, Virginia, and thereby indirectly acquire Fairfax Bank & Trust Company, Fairfax, Virginia.

B. Federal Reserve Bank of Chicago (James A. Bluemle, Vice President) 230

South LaSalle Street, Chicago, Illinois 60690:

1. *First Michigan Bank Corporation*, Holland, Michigan; to acquire 100 percent of the voting shares of Arcadia Financial Corporation, Portage, Michigan, and thereby indirectly acquire Arcadia Bank & Trust Company, Kalamazoo, Michigan.

C. Federal Reserve Bank of Dallas (Genie D. Short, Vice President) 2200 North Pearl Street, Dallas, Texas 75201-2272:

1. *East Texas National, Inc.*, Palestine, Texas, and East Texas-Dover, Inc., Wilmington, Delaware; to acquire 100 percent of the voting shares of American Bank, Huntsville, Texas.

Board of Governors of the Federal Reserve System, January 25, 1996.

Jennifer J. Johnson,

*Deputy Secretary of the Board.*

[FR Doc. 96-1814 Filed 1-30-96; 8:45 am]

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## GENERAL SERVICES ADMINISTRATION

### Performance Review Boards for Small Client Agencies Serviced by the General Services Administration; Names of Members

#### Correction

Under the Federal Retirement Thrift Board on page 56059 in the issue of Monday, November 6, 1995 make the following correction. Name correction to Veda R. Charrow from Vera D. Charrow, Director of Communications.

Dated: January 23, 1996.

Calvin R. Snowden,

*Director, Agency Liaison Division.*

[FR Doc. 96-1798 Filed 1-30-96; 8:45 am]

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## DEPARTMENT OF HEALTH AND HUMAN SERVICES

### Centers for Disease Control and Prevention

#### NIOSH Meetings

The National Institute for Occupational Safety and Health (NIOSH) of the Centers for Disease Control and Prevention (CDC) announces the following meetings.

*Name:* Setting a National Occupational Research Agenda: Regional Meetings.

*Date:* February 21, 1996.

*Time:* 1-5 p.m.

*Place:* The State of Illinois Building Assembly Hall, 100 West Randolph, Chicago, IL 60601.